

1                                   A bill to be entitled  
 2           An act relating to price transparency in contracts;  
 3           creating s. 627.4303, F.S.; defining the term "health  
 4           insurer"; prohibiting limitations on price  
 5           transparency with patients in contracts between health  
 6           insurers and health care providers; prohibiting a  
 7           health insurer from requiring an insured to make a  
 8           certain payment for a covered service under certain  
 9           circumstances; providing an effective date.

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 11   Be It Enacted by the Legislature of the State of Florida:

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 13           Section 1.   Section 627.4303, Florida Statutes, is created  
 14   to read:

15           627.4303 Price transparency in contracts between health  
 16   insurers and health care providers.—

17           (1) As used in this section, the term "health insurer"  
 18   means a health insurer issuing major medical coverage through an  
 19   individual or group policy or a health maintenance organization  
 20   issuing major medical coverage through an individual or group  
 21   contract.

22           (2) A health insurer may not limit a provider's ability to  
 23   disclose whether a patient's cost-sharing obligation exceeds the  
 24   cash price for a covered service in the absence of health  
 25   insurance coverage or the availability of a more affordable

26 | service.

27 |       (3) A health insurer may not require an insured to make a  
28 | payment for a covered service in an amount that exceeds the cash  
29 | price of the service in the absence of health insurance  
30 | coverage.

31 |       Section 2. This act shall take effect July 1, 2019.